

United States Bankruptcy Court

Eastern District of Texas

Case No. 07-41713

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Amit Mahendra Desai
fdba Ross #2
2051 Talon Drive
Lewisville, TX 75077

Neha Amit Desai
2051 Talon Drive
Lewisville, TX 75077

Social Security No.:

xxx-xx-4120

xxx-xx-2974

Employer's Tax I.D. No.:

DISCHARGE OF ONE JOINT DEBTOR

It appearing that Neha Amit Desai** is entitled to a discharge,

IT IS ORDERED:

Neha Amit Desai** is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 9/15/09

Brenda T. Rhoades
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

***When only one of the debtors in a joint case is discharged, state here the name of the individual debtor being discharged.*

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named in the order. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the named debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the named debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the discharged debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 0540-4
Case: 07-41713

User: carterl
Form ID: B18J02

Page 1 of 2
Total Noticed: 51

Date Rcvd: Sep 15, 2009

The following entities were noticed by first class mail on Sep 17, 2009.

db/db +Amit Mahendra Desai, Neha Amit Desai, 2051 Talon Drive, Lewisville, TX 75077-1761
tr +Michelle Chow, 5401 N. Central Expressway Suite 218, Dallas, TX 75205-3378
cr +America's Servicing Company, c/o Barrett Burke Wilson Castle Daffin,
1900 St. James Place, Suite 500, Houston, TX 77056-4125
cr +Denton County, Michael Reed, P O Box 1269, Round Rock, TX 78680-1269
cr +Eagle Sindh, Inc., 1416 Meadow Mountain Dr, Woodway, TX 76712-8753
cr +Lewisville Independent School District, c/o Andrea Sheehan, Law Offices of Robert E. Luna, PC,
4411 North Central Expressway, Dallas, TX 75205-4210
4818200 ADT Security Service, PO Box 371956, Pittsburgh PA 15250-7956
4818204 ASC, PO Box 60768, Los Angeles CA 90060-0768
4818201 Advanced Document & Handwriting, Examination Services LLC, PO Box 867226,
Plano TX 75086-7226
4818202 +Ahmar Ahmad, 17903 Mary Margaret, Dallas TX 75287-5981
4818205 +Atta Hussain, 1416 Meadow Mountain, Waco TX 76712-8753
4818206 +Atta Hussain, PO Box 146, Ross TX 76684-0146
4818207 +Attorney General of Texas, Taxation Division Bkrpcy, Box 12548, Capitol Station,
Austin TX 78711-2548
4818208 +Attorney General of the US, Department of Justice, Tenth & Constitution Avenues,
Washington DC 20530-0001
4818210 Citi Dividend MC, Citicards, PO Box 6410, The Lakes NV 88901-6410
4818211 City of Lewisville Tax Collector, PO Box 299002, Lewisville TX 75029-9002
4818212 +City of Palestine, 504 North Queen Street, Palestine TX 75801-2733
4818213 +David R Schleicher, 8283 Bosque Boulevard, Waco TX 76712-3477
4818214 Denton County Tax Collector, PO Box 90204, Denton TX 76202-5204
4818216 +Eagle Sindh Inc, c/o Schleicher Law Firm PLLC, 8283 Bosque Boulevard, Waco TX 76712-3477
4818217 +FIA CSNA, PO Box 15311, Wilmington DE 19884-0001
4818218 +Financial Pacific Leasing Company, 3455 South 344th Way, Suite 300,
Federal Way WA 98001-9546
4818219 +First State Bank Frankston, PO Box 277, Frankston TX 75763-0277
4818221 +Hot Stuff Food, 2930 West Maple Street, Sioux Falls SD 57107-0745
4818223 +International Merchant Service Inc, 1441 Airport Fwy Suite 100, Euless TX 76040-4197
4818224 +James M Suggs Jr, 1522 West Airport Fwy Suite 200, Irving TX 75062-6128
4818225 +Lewisville ISD Tax Collector, 1800 Timbercreek Road, Lewisville TX 75028-1146
4818230 +Providian Bank, c/o Midland Credit Management, 8875 Aero Drive Suite 200,
San Diego CA 92123-2255
4818231 Reliant Energy, PO Box 650475, Dallas TX 75265-0475
4818232 Sams Club, PO Box 530970, Atlanta GA 30353-0970
4818233 +Schleicher Law Firm PLLC, 8283 Bosque Boulevard, Waco TX 76712-3477
4818234 +Spencer Distributing, PO Box 1909, Palestine TX 75802-1909
4818235 +State Comptroller of, Public Accounts, Capitol Station, Austin TX 78774-0001
4818236 State Farm Bank, PO Box 3299, Milwaukee WI 53201-3299
4818237 +Suggs Law Firm PC, 1522 West Airport Fwy Suite 200, Irving TX 75062-6128
4818238 Telecheck, PO Box 1099, Englewood CO 80150-1099
4818240 Texas Lottery Commission, PO Box 16630, Austin TX 78761-6630
4818243 +US Department of Education, PO Box 5609, Greenville TX 75403-5609
4818241 United States Attorneys Office, 110 North College Avenue, Suite 700, Tyler TX 75702-0204
4818242 United States Trustees Office, 110 North College Avenue, Suite 300, Tyler TX 75702-7231
4818244 +Western Union & Money Order, Integrated Payment Systems Inc, 6200 South Quebec Street 420,
Greenwood Village CO 80111-4729

The following entities were noticed by electronic transmission on Sep 15, 2009.

tr +EDI: QMHCHOW.COM Sep 15 2009 20:18:00 Michelle Chow, 5401 N. Central Expressway Suite 218,
Dallas, TX 75205-3378
4818203 EDI: AMEREXPR.COM Sep 15 2009 20:18:00 American Express, PO Box 650448,
Dallas TX 75265-0448
4818209 EDI: CHASE.COM Sep 15 2009 20:18:00 Chase, PO Box 94014, Palatine IL 60094-4014
4818215 +EDI: DISCOVER.COM Sep 15 2009 20:18:00 Discover Financial, PO Box 3025,
New Albany OH 43054-3025
4818217 +EDI: BANKAMER2.COM Sep 15 2009 20:18:00 FIA CSNA, PO Box 15311, Wilmington DE 19884-0001
4818220 +EDI: CHASE.COM Sep 15 2009 20:18:00 First USA, 800 Brooksedge Boulevard,
Westerville OH 43081-2822
4818222 EDI: IRS.COM Sep 15 2009 20:18:00 Internal Revenue Service, PO Box 21126,
Philadelphia PA 19114
4818226 +EDI: BANKAMER.COM Sep 15 2009 20:18:00 MBNA Platinum Plus, PO Box 26012 NC4 105 03 14,
Greensboro NC 27420-6012
4818227 +EDI: BANKAMER.COM Sep 15 2009 20:18:00 MBNA Platinum Plus Business,
PO Box 26012 NC4 105 03 14, Greensboro NC 27420-6012
4818228 +EDI: MIDB.COM Sep 15 2009 20:18:00 Midland Credit Management, 8875 Aero Drive Suite 200,
San Diego CA 92123-2255
4818229 EDI: CHASE.COM Sep 15 2009 20:18:00 New York Life Visa, PO Box 94014,
Palatine IL 60094-4014
4818239 +E-mail/Text: redpacer@twc.state.tx.us Texas Employment Commission,
TEC Building, Tax Department, Austin TX 78778-0001

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0540-4
Case: 07-41713

User: carterl
Form ID: B18J02

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Total Noticed: 51

Date Rcvd: Sep 15, 2009

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.